



KEN BURKE

CLERK OF THE CIRCUIT COURT
AND COMPTROLLER

VOICE

**You Have A
VOICE
Report
Cybercrime**

FRAUD ALERT

SIGN UP TODAY and receive free alerts when a document with your name is recorded in Official Records. Protect yourself from fraud. **CLICK HERE.**

GET IN TOUCH:

Write:

Public Integrity Unit
Division of Inspector General
Fraud Hotline
510 Bay Avenue
Clearwater, FL 33756

Call:

(727) 45FRAUD
(727) 453-7283

Fax:

(727) 464-8386

E-mail:

fraudhotline@mypinellasclerk.org

Internet:

www.mypinellasclerk.org
www.twitter.com/pinellasig
www.facebook.com/igpinellas

AFTER THE EQUIFAX BREACH

From May 2017 to July 2017, hackers were able to gain access to the personal information of 143 million American consumers that was stored at the credit reporting company Equifax. Equifax is one of three nationwide credit reporting agencies. The information the hackers accessed included people's names, Social Security numbers, birth dates, addresses, and driver's license numbers. They were also able to obtain credit card information for 209,000 people and dispute documents for 182,000 people.

How To Tell If Your Information Was Breached

Visit Equifax's website, www.equifaxsecurity2017.com, to find out if your information was exposed. Click on the "Am I Impacted?" red tab (center of page) and enter your last name and the last six digits of your Social Security number. Your Social Security number is sensitive information, so make sure you're on a secure computer and an encrypted network connection any time you enter it. The site will tell you if you've been affected by this breach.

How To Protect Yourself After A Data Breach

- Check your credit reports periodically.
- Consider placing a fraud alert, credit freeze, or credit lock on your credit file.

What Is The Difference Between A Fraud Alert, Credit Freeze, And Credit Lock?

FRAUD ALERT

- **What is it?** A fraud alert requires companies to verify your identity before extending new credit. Usually that means calling you to check if you're really trying to open a new account.
- **How does it work?** The process is easy – you contact any one of the three nationwide credit reporting agencies (Equifax, Experian, TransUnion), and that one must notify the other two.
- **How long does it last?** An initial fraud alert lasts 90 days. After 90 days, you can renew your alert for an additional 90 days, as many times as you want. Military who deploy can get an active duty alert that lasts one year, renewable for the period of deployment. Identity theft victims (whose information has been misused, not just exposed in a breach) are entitled to an extended fraud alert, which lasts seven years.
- **How much does it cost?** Fraud alerts are free.
- **Is this for me?** With a fraud alert, you keep access to your credit and federal law protects you. However, an initial fraud alert lasts only 90 days and then you'll need to remind yourself to renew it thereafter.

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FRAUD ALERT



CREDIT FREEZE

- **What is it?** A credit freeze limits access to your credit file so no one, including you, can open new accounts until the freeze is lifted.
- **How does it work?** To be fully protected, you must place a freeze with each of the three credit reporting agencies. Freezes can be placed by phone or online. You'll get a PIN to use each time you freeze or unfreeze, which may take one to three business days.
- **How long does it last?** A freeze lasts until you temporarily lift or permanently remove it (except in a few states where freezes expire after seven years).
- **How much does it cost?** Fees are set by state law. Generally, it costs \$5 - \$10 each time you freeze or unfreeze your account with each credit reporting agency. Equifax is offering free freezes until June 30, 2018.
- **Is this for me?** Freezes are generally best for people who aren't planning to take out new credit. Often, that includes older adults, people under guardianship, and children. People who want to avoid monthly fees may also prefer freezes over locks.

CREDIT LOCK

- **What is it?** Like a freeze, a credit lock limits access to your credit file so no one, including you, can open new accounts until you unlock your credit file.
- **How does it work?** Like a freeze, to be fully protected, you must place locks with all three credit reporting agencies. With locks, however, there's no PIN and usually no wait to lock or unlock your credit file (although the current Equifax lock can take 24 - 48 hours). You can lock and unlock on a computer or mobile device through an app – but not with a phone call.
- **How long does it last?** Locks last only as long as you have an ongoing lock agreement with each of the credit reporting agencies. In some cases, that means paying monthly fees to maintain your lock service.
- **How much does it cost?** Credit reporting agencies can set and change lock fees at any time. As of today, Equifax offers free locks as part of its free post-breach credit monitoring. Experian and TransUnion may charge monthly fees, often about \$20.
- **Is this for me?** Depending on your particular lock agreement, your fees and protections may change over time. So, if you sign up for a lock, it's hard to be sure what your legal protections will be if something goes wrong later. Also, monthly lock fees can quickly exceed the cost of freezes, especially if the lock fees increase over time.

Sources: [The Equifax Data Breach: What to Do](#)
[Fraud alert, freeze or lock after Equifax? FAQs](#)



For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit www.pinellascounty.org/consumer.